

Issue 22: INSIDER'S EDGE: Coverage for Kids—Can't Wait One Minute More!

Greetings Insiders! We've talked a lot about how Medicaid is expanding to help Maryland's adults and former foster care children. Time to turn the spotlight on Maryland's low-income children! Kids without health insurance in Maryland turn to two important programs: MCHP and MCHP Premium.

In case readers need a quick refresh, here's a basic background on the programs to bring you up to speed!



Not a fan of alphabet soup? MCHP stands for Maryland Children's Health Program

MCHP

MCHP provides access to health insurance coverage for higher income uninsured children up to age 19, under 200% FPL through the Maryland Managed Care Program, HealthChoice. MCHP does *not* require the payment of a premium.

MCHP coverage groups: P13 and P14.

MCHP Premium

MCHP Premium is low-cost health insurance coverage for higher income children up to age 19 between 200% FPL and 300% FPL. MCHP Premium provides access to health insurance coverage for eligible uninsured children through the Maryland Managed Care Program, HealthChoice, for a modest monthly premium. (Yes, that's why it's called MCHP*Premium*! The services offered by both programs are the same.)

MCHP Premium coverage groups:

- D02: MCHP Premium, 200 – 250% FPL
- D04: MCHP Premium, 250 – 300% FPL

Can't take the wait? No worries! Starting January 1, it's going away!

Hold on to your hats, Insiders! While the changes to MCHP and MCHP Premium aren't complicated, they might blow a few families away when they realize how much easier it will be to get their kids covered.



Waiting in line for 6 months can feel like a long time...

Today, if an applicant's child(ren) had employer-based health insurance coverage and the applicant voluntarily dropped their health insurance within the last 6 months, the child(ren) would not qualify to receive services through MCHP or MCHP Premium.



Starting January 1, children will get the green light for coverage right away!

Starting January 1, 2014, the 6 month waiting period will no longer exist. That means that children will be eligible to enroll in MCHP or MCHP Premium right after dropping other insurance. No need to watch the clock and wait for 6 months to tick by!

Until next time, Insiders!